



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [SMBC AMERICAS HOLDINGS, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [34,653,811](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SMBC AMERICAS HOLDINGS, INC.](#)
[277 PARK AVENUE](#)
[NEW YORK, NY 10172](#)

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	29,722,742	23,859,066	24,474,356	24,368,655	22,377,561
Net income (\$000)	240,721	148,512	-40,704	-93,717	33,328
Number of BHCs in peer group					125

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.30			0.38			0.39			0.32			0.08	3.01	1
+ Non-interest income	4.07			4.41			4.19			3.60			3.75	1.32	92
– Overhead expense	3.16			3.64			4.84			3.94			3.69	2.69	86
– Provision for credit losses	0.03			-0.02			0.18			0.03			0	0.15	5
+ Securities gains (losses)	0			0			0			0			0	0.01	35
+ Other tax equivalent adjustments	0			0.02			0			0.17			0.55	0	98
= Pretax net operating income (tax equivalent)	1.35			1.20			-0.09			0.12			0.69	1.56	5
Net operating income	1.08			0.83			-0.17			-0.38			0.15	1.19	4
Net income	1.08			0.83			-0.17			-0.38			0.15	1.19	4
Net income (Subchapter S adjusted)														1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.37			1.11			1.10			1.80			4.30	4.41	40
Interest expense	1.05			0.68			0.67			1.42			4.19	1.08	99
Net interest income (tax equivalent)	0.31			0.43			0.44			0.38			0.11	3.33	1
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	1.12			-0.01			-0.01			0			0.01	0.21	11
Earnings coverage of net loan and lease losses (X)	6.23			-376			-33.41			-94.43			38.25	24.40	77
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17			0.68			1.54			0.73			0.66	0.83	34
Allowance for loan and lease losses / Total loans and leases	1.17			0.68			1.54			0.73			0.66	0.81	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.03			0.02			1.69			0.04			0.02	0.57	2
30–89 days past due loans and leases / Total loans and leases	0			0.04			0.01			0.04			0.03	0.43	3
Liquidity and Funding															
Net noncore funding dependence	-95.99			74.20			65.41			94.60			95.09	14.45	97
Net short-term noncore funding dependence	-137.26			9.64			-0.86			12.85			-15.84	3.38	9
Net loans and leases / Total assets	10.93			24.61			22.01			28.55			25.52	63.77	7
Capitalization															
Tier 1 leverage ratio	18.21			23.69			21.30			20.51			20.37	9.76	99
Holding company equity capital / Total assets	16.17			21.50			20.17			19.85			19.79	12.43	97
Total equity capital (including minority interest) / Total assets	17.06			22.77			21.38			20.68			20.47	12.57	99
Common equity tier 1 capital / Total risk-weighted assets	21.55			21.41			19.78			15.56			16.43	12.17	88
Net loans and leases / Equity capital (X)	0.68			1.14			1.09			1.44			1.29	5.21	3
Cash dividends / Net income	0.33			1.03									6.40	33.12	12
Cash dividends / Net income (Subchapter S adjusted)														-12.02	
Growth Rates															
Assets	37.09			2.19			21.23			-2.89				9.26	
Equity capital	3.11			25.70			23.22			-2.63				10.49	
Net loans and leases	-39.14			2.18			-6.52			8.64				9.10	
Noncore funding	-31.80			-12.04			16.46			-11.77				6.59	
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0	1.02	36
Long-term debt / Equity capital	0			4.67			5.73			10.01			37.82	13.04	83
Equity investment in subsidiaries / Equity capital	89.81			91.32			91.18			98.69			99.05	103.22	21
Cash from ops + noncash items + op expense / Op expense + dividends	255.71			110.22			109.08			191.15			155.81	190.27	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	99,789	100,463	131,351	136,470	157,621	-0.67	
Income from lease financing receivables.....	32,468	41,513	55,311	53,996	56,842	-21.79	
Fully taxable income on loans and leases.....	132,257	141,976	186,662	190,466	214,463	-6.85	
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	132,257	141,976	186,662	190,466	214,463	-6.85	
Investment interest income (tax equivalent).....	7,754	-1,103	2,139	24,085	15,899		
Interest on balances due from depository institutions.....	27,536	1,435	2,070	9,372	52,914	1818.89	
Interest income on other earning assets.....	130,799	31,967	47,097	145,206	388,336	309.17	
Total interest income (tax equivalent).....	298,346	174,275	237,968	369,129	671,612	71.19	
Interest on time deposits of \$250K or more.....	213	176	205	2,209	6,109	21.02	
Interest on time deposits < \$250K.....	171	328	396	1,452	3,482	-47.87	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	5,886	1,997	2,624	6,354	21,914	194.74	
Interest on other borrowings and trading liabilities.....	218,076	95,259	129,704	267,491	605,121	128.93	
Interest on subordinated debt and mandatory convertible securities.....	6,100	8,998	10,508	13,315	17,395	-32.21	
Total interest expense.....	230,446	106,758	143,437	290,821	654,021	115.86	
Net interest income (tax equivalent).....	67,900	67,517	94,531	78,308	17,591	0.57	
Non-interest income.....	907,505	789,366	1,025,375	877,207	839,568	14.97	
Adjusted operating income (tax equivalent).....	975,405	856,883	1,119,906	955,515	857,159	13.83	
Overhead expense.....	704,278	652,102	1,185,118	959,962	826,505	8.00	
Provision for credit losses.....	5,740	-4,408	45,004	8,501	-856		
Securities gains (losses).....	0	0	0	0	0		
Other tax equivalent adjustments.....	0	2,733	4	41,286	122,591	-100.00	
Pretax net operating income (tax equivalent).....	302,050	213,840	-21,017	28,604	154,427	41.25	
Applicable income taxes.....	69,286	42,216	-4,965	27,913	-19,713	64.12	
Tax equivalent adjustments.....	0	0	1	58,163	122,591		
Applicable income taxes (tax equivalent).....	69,286	42,216	-4,964	86,076	102,878	64.12	
Minority interest.....	-7,957	23,112	24,651	36,245	18,221		
Net income before discontinued operations, net of minority interest.....	240,721	148,512	-40,704	-93,717	33,328	62.09	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	240,721	148,512	-40,704	-93,717	33,328	62.09	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	232,764	171,624	-16,053	-57,472	51,549	35.62	
Investment securities income (tax equivalent).....	7,754	-1,103	2,139	24,085	15,899		
US Treasury and agency securities (excluding mortgage-backed securities) ..	618	5	5	346	1,490	12260.00	
Mortgage-backed securities.....	497	521	659	1,347	2,729	-4.61	
All other securities.....	6,639	-1,629	1,475	22,392	11,680		
Cash dividends declared.....	785	1,525	1,952	2,443	2,133	-48.52	
Common.....	785	1,525	1,952	2,443	2,133	-48.52	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.34			0.97			0.97			1.51			3	4	7
Less: Interest expense	1.03			0.60			0.59			1.19			2.92	0.98	97
Equals: Net interest income (tax equivalent)	0.30			0.38			0.39			0.32			0.08	3.01	1
Plus: Non-interest income	4.07			4.41			4.19			3.60			3.75	1.32	92
Equals: adjusted operating income (tax equivalent)	4.38			4.79			4.58			3.92			3.83	4.41	24
Less: Overhead expense	3.16			3.64			4.84			3.94			3.69	2.69	86
Less: Provision for credit losses	0.03			-0.02			0.18			0.03			0	0.15	5
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0	0.01	35
Plus: other tax equivalent adjustments	0			0.02			0			0.17			0.55	0	98
Equals: Pretax net operating income (tax equivalent)	1.35			1.20			-0.09			0.12			0.69	1.56	5
Less: Applicable income taxes (tax equivalent)	0.31			0.24			-0.02			0.35			0.46	0.36	80
Less: Minority interest	-0.04			0.13			0.10			0.15			0.08	0	96
Equals: Net operating income	1.08			0.83			-0.17			-0.38			0.15	1.19	4
Plus: Net extraordinary items	0			0			0			0			0	0	50
Equals: Net income	1.08			0.83			-0.17			-0.38			0.15	1.19	4
Memo: Net income (last four quarters)	0.18			0.86			-0.17			-0.38			0.15	1.19	4
Net income—BHC and noncontrolling (minority) interest	1.04			0.96			-0.07			-0.24			0.23	1.20	5
Margin Analysis															
Average earning assets / Average assets	98			87.64			88.04			84.25			69.77	91.05	1
Average interest-bearing funds / Average assets	47.38			61.67			61.46			67.41			66.37	65.57	52
Interest income (tax equivalent) / Average earning assets	1.37			1.11			1.10			1.80			4.30	4.41	40
Interest expense / Average earning assets	1.05			0.68			0.67			1.42			4.19	1.08	99
Net interest income (tax equivalent) / Average earning assets	0.31			0.43			0.44			0.38			0.11	3.33	1
Yield or Cost															
Total loans and leases (tax equivalent)	3			2.99			2.99			3.24			3.88	5.09	5
Interest-bearing bank balances	1.02			0.13			0.13			0.52			2.20	2.04	57
Federal funds sold and reverse repos	1.33			0.25			0.21			1.89			6.20	2.44	96
Trading assets	0.98			0.95			1.05			0.61			1.29	0.99	63
Total earning assets	1.37			1.13			1.10			1.72			4.30	4.36	46
Investment securities (tax equivalent)	1.16			-0.18			0.26			2.61			2.37	2.76	16
US Treasury and agency securities (excluding mortgage-backed securities)	1.01									0.59			2.26	2.32	53
Mortgage-backed securities	1.49			1.09			1.08			1.47			2.26	2.61	12
All other securities	1.36			-0.38			0.23			3.01			2.65	4.06	10
Interest-bearing deposits	0.43			0.18			0.17			0.49			1.75	1.10	88
Time deposits of \$250K or more	0.46			0.23			0.22			0.90			2.20	1.96	66
Time deposits < \$250K	0.44			0.43			0.42			1.14			1.98	1.82	57
Other domestic deposits	0.41			0.15			0.15			0.37			1.57	0.93	88
Foreign deposits														1.19	
Federal funds purchased and repos	1.54			0.12			0.10			1.61			6.32	1.86	94
Other borrowed funds and trading liabilities	0.95			1.25			1.20			1.64			2.69	2.38	66
All interest-bearing funds	2.18			0.97			0.95			1.77			4.40	1.49	96

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

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Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	907,505	789,366	1,025,375	877,207	839,568
Fiduciary activities income	242	141	186	319	367
Service charges on deposit accounts - domestic	1,523	1,742	2,286	2,111	1,840
Trading revenue	447,436	207,171	278,810	107,628	131,087
Investment banking fees and commissions	156,361	298,994	371,368	393,994	242,980
Insurance activities revenue	49	44	58	115	140
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	1	3
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	8,286	5,399	-1,574	-3,502	26,091
Other non-interest income	293,608	275,875	374,241	376,541	437,060
Total overhead expenses	704,278	652,102	1,185,118	959,962	826,505
Personnel expense	305,178	220,715	313,679	276,616	242,800
Net occupancy expense	78,518	61,556	73,906	88,753	87,149
Goodwill impairment losses	0	0	0	0	15,194
Amortization expenses and impairment loss (other intangible assets)	2,435	3,207	4,253	4,353	12,009
Other operating expenses	318,147	366,624	793,280	590,240	469,353
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,447	1,447	1,447	948	908
Average personnel expense per employee	210.90	152.53	216.78	291.79	267.40
Average assets per employee	20,540.94	16,488.64	16,913.86	25,705.33	24,644.89

Analysis Ratios

Mutual fund fee income / Non-interest income	0			0			0			0			0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	72.20			75.86			105.82			102.27			96.42	61.29	97

Percent of Average Assets

Total overhead expense	3.16			3.64			4.84			3.94			3.69	2.69	86
Personnel expense	1.37			1.23			1.28			1.14			1.09	1.41	23
Net occupancy expense	0.35			0.34			0.30			0.36			0.39	0.28	87
Other operating expenses	1.44			2.07			3.26			2.44			2.22	0.97	94
Overhead less non-interest income	-0.91			-0.77			0.65			0.34			-0.06	1.32	5

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	72.20			76.10			105.82			100.47			96.42	60.64	97
Personnel expense	31.29			25.76			28.01			28.95			28.33	32.39	23
Net occupancy expense	8.05			7.18			6.60			9.29			10.17	6.52	94
Other operating expenses	32.87			43.16			71.21			62.23			57.93	21.20	98
Total non-interest income	93.04			92.12			91.56			91.80			97.95	29.23	98
Fiduciary activities income	0.02			0.02			0.02			0.03			0.04	1.97	29
Service charges on domestic deposit accounts	0.16			0.20			0.20			0.22			0.21	3.88	10
Trading revenue	45.87			24.18			24.90			11.26			15.29	1.18	96
Investment banking fees and commissions	16.03			34.89			33.16			41.23			28.35	3.54	93
Insurance activities revenue	0.01			0.01			0.01			0.01			0.02	0.47	33
Venture capital revenue	0			0			0			0			0	0.02	42
Net servicing fees	0			0			0			0			0	0.28	29
Net securitization income	0			0			0			0			0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.85			0.63			-0.14			-0.37			3.04	1.86	74
Other non-interest income	30.10			32.20			33.42			39.41			50.99	10.04	96
Overhead less non-interest income	-20.84			-16.02			14.26			8.66			-1.52	31.06	5
Applicable income taxes / Pretax net operating income (tax equivalent)	22.94			19.74						97.58			-12.77	20.56	0
Applicable income tax + TE / Pretax net operating income + TE	22.94			19.74						300.92			66.62	23.23	97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	1,281,966	1,189,084	1,200,697	1,206,448	1,215,241	7.81	
Commercial and industrial loans	1,724,069	3,057,460	2,698,325	3,006,440	2,653,607	-43.61	
Loans to individuals	457	529	479	501	667	-13.61	
Loans to depository institutions and acceptances of other banks	0	101,408	172,896	201,935	98,268	-100.00	
Agricultural loans	0	0	242	0	0		
Other loans and leases	824,598	1,915,151	1,904,604	1,926,553	1,865,630	-56.94	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	3,831,090	6,263,632	5,977,243	6,341,877	5,833,413	-38.84	
Less: Allowance for loan and lease losses	44,999	42,425	92,041	46,107	38,234	6.07	
Net loans and leases	3,786,091	6,221,207	5,885,202	6,295,770	5,795,179	-39.14	
Debt securities that reprice or mature in over 1 year	58,979	24,239	21,047	36,606	54,689	143.32	
Mutual funds and equity securities	28,572	11,180	11,075	11,400	11,159	155.56	
Subtotal	3,873,642	6,256,626	5,917,324	6,343,776	5,861,027	-38.09	
Interest-bearing bank balances	5,688,514	1,816,888	2,175,213	1,272,083	2,445,328	213.09	
Federal funds sold and reverse repos	6,515,132	6,349,552	7,404,195	4,036,120	5,381,037	2.61	
Debt securities that reprice or mature within 1 year	569,045	468,419	903,940	1,015,853	570,363	21.48	
Trading assets	10,195,015	3,212,522	4,275,734	2,944,567	2,175,133	217.35	
Total earning assets	26,841,349	18,104,006	20,676,406	15,612,399	16,432,888	48.26	
Non-interest-bearing cash and due from depository institutions	177,558	795,585	306,803	682,969	340,192	-77.68	
Premises, fixed assets, and leases	360,783	674,937	610,543	600,622	22,860	-46.55	
Other real estate owned	0	0	0	550	0		
Investment in unconsolidated subsidiaries	0	16,295	8,463	14,560	21,679	-100.00	
Intangible and other assets	7,274,121	5,687,538	5,133,600	5,142,132	5,891,495	27.90	
Total assets	34,653,811	25,278,361	26,735,815	22,053,232	22,709,114	37.09	
Quarterly average assets	31,953,531	24,395,376	26,320,225	22,567,598	22,490,365	30.98	
Average loans and leases (YTD)	5,883,385	6,336,421	6,244,453	5,879,937	5,524,697	-7.15	
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	3,831,090	6,263,632	5,977,243	6,341,877	5,833,413	-38.84	
Real estate loans secured by 1-4 family	18,534	25,177	24,867	27,513	25,364	-26.39	
Commercial real estate loans	1,263,431	1,163,907	1,175,828	1,178,935	1,189,877	8.55	
Construction and land development	198,352	240,338	211,923	261,464	232,834	-17.47	
Multifamily	196,227	163,483	190,468	191,413	232,030	20.03	
Nonfarm nonresidential	868,852	760,086	773,437	726,058	725,013	14.31	
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	656,597	503,837	936,062	1,063,859	636,211	30.32	
U.S. Treasury securities	24,109	0	0	39,997	44,751		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	39,721	57,823	52,272	78,539	109,524	-31.31	
Asset-backed securities	0	0	0	0	0		
Other debt securities	564,195	434,834	872,715	933,923	470,777	29.75	
Mutual funds and equity securities	28,572	11,180	11,075	11,400	11,159	155.56	
Available-for-sale securities	628,025	492,657	924,987	1,052,459	625,052	27.48	
U.S. Treasury securities	24,109	0	0	39,997	44,751		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	39,721	57,823	52,272	78,539	109,524	-31.31	
Asset-backed securities	0	0	0	0	0		
Other debt securities	564,195	434,834	872,715	933,923	470,777	29.75	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-2,451	502	266	765	-756		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	49,257	57,678	52,135	118,368	154,075	-14.60	

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	639,341	170,612	254,289	654,339	467,042	274.73	
NOW, ATS and transaction accounts	586,354	352,757	385,126	443,723	294,884	66.22	
Time deposits less brokered deposits < \$250K	-275,453	-141,561	-132,311	-237,081	-161,319		
MMDA and other savings accounts	1,399,243	1,831,927	1,850,331	1,300,277	1,173,026	-23.62	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	2,349,485	2,213,735	2,357,435	2,161,258	1,773,633	6.13	
Time deposits of \$250K or more	59,608	64,138	63,581	184,432	259,062	-7.06	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	4,960,176	5,190,694	6,202,682	3,519,730	4,740,050	-4.44	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,123,819	3,774,286	3,973,479	3,096,384	2,102,473	-43.73	
Other borrowings w/remaining maturity over 1 year	1,597,778	4,035,998	3,917,505	5,185,175	6,497,654	-60.41	
Brokered deposits < \$250K	313,049	212,070	196,805	340,050	370,825	47.62	
Noncore funding	9,054,430	13,277,186	14,354,052	12,325,771	13,970,064	-31.80	
Trading liabilities	15,788,760	2,074,485	2,787,673	1,474,381	979,869	661.09	
Subordinated notes and debentures + trust preferred securities	330,794	330,638	330,677	479,633	479,129	0.05	
Other liabilities	1,217,006	1,626,659	1,190,253	1,051,867	858,871	-25.18	
Total liabilities	28,740,475	19,522,703	21,020,090	17,492,910	18,061,566	47.22	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	3	3	3	2	2	0.00	
Common surplus	5,152,933	5,062,567	5,212,528	4,182,672	4,182,672	1.78	
Retained earnings	452,311	402,139	212,328	252,334	350,141	12.48	
Accumulated other comprehensive income	-2,046	-30,388	-31,964	-58,447	-38,132		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	5,603,201	5,434,321	5,392,895	4,376,561	4,494,683	3.11	
Noncontrolling (minority) interest in subsidiaries	310,135	321,337	322,830	183,761	152,865	-3.49	
Total equity capital, including minority interest	5,913,336	5,755,658	5,715,725	4,560,322	4,647,548	2.74	
Total liabilities and capital	34,653,811	25,278,361	26,735,815	22,053,232	22,709,114	37.09	
Memoranda							
Non-interest-bearing deposits	639,341	632,477	692,938	654,339	467,042	1.09	
Interest-bearing deposits	2,082,801	1,857,466	1,924,883	2,031,401	1,936,478	12.13	
Total deposits	2,722,142	2,489,943	2,617,821	2,685,740	2,403,520	9.33	
Long-term debt that reprices within 1 year	66,362	1,971,014	1,849,655	3,204,408	2,700,933	-96.63	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,392,895	4,376,562	4,376,562	4,494,683	4,115,350		
Accounting restatements	0	1,342	1,342	0	0		
Net income	240,721	148,512	-40,704	-93,717	33,328		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	359,346		
Less: Dividends declared	785	1,525	1,952	2,443	2,133		
Change in other comprehensive income	29,918	28,059	26,483	-20,315	-9,319		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-59,548	881,371	1,031,164	-1,647	-1,889		
Holding company equity capital, ending balance	5,603,201	5,434,321	5,392,895	4,376,561	4,494,683		

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Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	3.70			4.70			4.49			5.47			5.35	37.78	9
Commercial and industrial loans	4.98			12.10			10.09			13.63			11.69	12.02	53
Loans to individuals	0			0			0			0			0	4.20	1
Loans to depository institutions and acceptances of other banks	0			0.40			0.65			0.92			0.43	0.04	91
Agricultural loans	0			0			0			0			0	0.24	11
Other loans and leases	2.38			7.58			7.12			8.74			8.22	5.01	77
Net loans and leases	10.93			24.61			22.01			28.55			25.52	63.77	7
Debt securities over 1 year	0.17			0.10			0.08			0.17			0.24	14.60	4
Mutual funds and equity securities	0.08			0.04			0.04			0.05			0.05	0.06	60
Subtotal	11.18			24.75			22.13			28.77			25.81	79.65	3
Interest-bearing bank balances	16.42			7.19			8.14			5.77			10.77	3.06	94
Federal funds sold and reverse repos	18.80			25.12			27.69			18.30			23.70	1.57	96
Debt securities 1 year or less	1.64			1.85			3.38			4.61			2.51	1.91	69
Trading assets	29.42			12.71			15.99			13.35			9.58	1.19	91
Total earning assets	77.46			71.62			77.34			70.79			72.36	89.53	1
Non-interest cash and due from depository institutions	0.51			3.15			1.15			3.10			1.50	1.14	78
Other real estate owned	0			0			0			0			0	0.03	4
All other assets	22.03			25.23			21.52			26.11			26.14	9.27	98
Memoranda															
Short-term investments	36.86			34.16			39.21			28.68			36.98	7.63	95
U.S. Treasury securities	0.07			0			0			0.18			0.20	1.03	50
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	0.54	13
Municipal securities	0			0			0			0			0	1.34	7
Mortgage-backed securities	0.11			0.23			0.20			0.36			0.48	11.44	6
Asset-backed securities	0			0			0			0			0	0.28	25
Other debt securities	1.63			1.72			3.26			4.23			2.07	0.39	92
Loans held-for-sale	0			0			0			0			0	0.39	7
Loans held for investment	11.06			24.78			22.36			28.76			25.69	63.50	7
Real estate loans secured by 1-4 family	0.05			0.10			0.09			0.12			0.11	13.29	5
Revolving	0.02			0.04			0.04			0.09			0.05	2.07	15
Closed-end, secured by first liens	0.02			0.02			0.02			0.01			0.02	10.69	4
Closed-end, secured by junior liens	0.02			0.03			0.03			0.02			0.04	0.28	25
Commercial real estate loans	3.65			4.60			4.40			5.35			5.24	22.23	17
Construction and land development	0.57			0.95			0.79			1.19			1.03	3.44	25
Multifamily	0.57			0.65			0.71			0.87			1.02	3.01	26
Nonfarm nonresidential	2.51			3.01			2.89			3.29			3.19	14.69	17
Real estate loans secured by farmland	0			0			0			0			0	0.36	9

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	33.46			18.98			20.09			19.02			20.83	57.46	9
Real estate loans secured by 1-4 family	0.48			0.40			0.42			0.43			0.43	20.75	5
Revolving	0.17			0.17			0.18			0.31			0.18	3.15	18
Closed-end	0.31			0.23			0.23			0.13			0.25	17.39	5
Commercial real estate loans	32.98			18.58			19.67			18.59			20.40	33.52	26
Construction and land development	5.18			3.84			3.55			4.12			3.99	5.09	47
1-4 family	0			0.26			0.15			0			0	0.94	7
Other	5.18			3.57			3.40			4.12			3.99	4.02	56
Multifamily	5.12			2.61			3.19			3.02			3.98	4.69	50
Nonfarm nonresidential	22.68			12.13			12.94			11.45			12.43	22.15	27
Owner-occupied	7.12			4.35			4.53			3.85			4.76	7.72	34
Other	15.55			7.78			8.41			7.60			7.67	14.34	26
Real estate loans secured by farmland	0			0			0			0			0	0.55	9
Loans to depository institutions and acceptances of other banks	0			1.62			2.89			3.18			1.68	0.11	92
Commercial and industrial loans	45			48.81			45.14			47.41			45.49	19.53	97
Loans to individuals	0.01			0.01			0.01			0.01			0.01	7.13	2
Credit card loans	0			0			0			0			0	0.81	21
Agricultural loans	0			0			0			0			0	0.37	11
Other loans and leases	21.52			30.58			31.86			30.38			31.98	9.85	91
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	21.87			20.49			20.65			26.03			26.31	391.26	4
Real estate loans secured by 1-4 family	0.32			0.43			0.43			0.59			0.55	138.18	4
Revolving	0.11			0.19			0.19			0.42			0.23	21.26	10
Closed-end	0.20			0.25			0.24			0.18			0.32	115.20	3
Commercial real estate loans	21.56			20.06			20.22			25.43			25.76	229.44	12
Construction and land development	3.38			4.14			3.65			5.64			5.04	34.95	17
1-4 family	0			0.28			0.15			0			0	6.61	6
Other	3.38			3.86			3.49			5.64			5.04	27.32	19
Multifamily	3.35			2.82			3.28			4.13			5.02	31.04	13
Nonfarm nonresidential	14.82			13.10			13.30			15.66			15.70	152.10	11
Owner-occupied	4.66			4.70			4.66			5.27			6.01	53.07	15
Other	10.17			8.40			8.64			10.40			9.69	97.41	10
Real estate loans secured by farmland	0			0			0			0			0	3.60	8
Loans to depository institutions and acceptances of other banks	0			1.75			2.97			4.36			2.13	0.44	86
Commercial and industrial loans	29.42			52.69			46.41			64.86			57.46	122.02	19
Loans to individuals	0.01			0.01			0.01			0.01			0.01	43.51	0
Credit card loans	0			0			0			0			0	4.34	21
Agricultural loans	0			0			0			0			0	2.18	11
Other loans and leases	14.07			33.01			32.76			41.56			40.40	52.44	52
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.38			26.26			24.43			22.35			16.33	26.45	27
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	23.78			28.35			25.12			30.58			20.63	178.57	9
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	28.44			33.05			29.78			35.84			26.63	236.10	12

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Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	36.86			34.16			39.21			28.68			36.98	7.63	95
Liquid assets	65.33			48.39			53.17			41.06			46.22	22.44	88
Investment securities	1.89			1.99			3.50			4.82			2.80	16.99	6
Net loans and leases	10.93			24.61			22.01			28.55			25.52	63.77	7
Net loans, leases and standby letters of credit	10.97			25.43			22.79			29.51			26.43	64.84	7
Core deposits	6.78			8.76			8.82			9.80			7.81	63.09	3
Noncore funding	26.13			52.52			53.69			55.89			61.52	19.36	97
Time deposits of \$250K or more	0.17			0.25			0.24			0.84			1.14	2.94	20
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	14.31			20.53			23.20			15.96			20.87	1.94	96
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	-4.49			-4.58			-4.49			-2.34			-2.82	0.48	10
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	6.13			14.93			14.86			14.04			9.26	3.01	93
Earning assets that reprice within 1 year	49.69			53.02			42.92			45.50			46.91	39.29	76
Interest-bearing liabilities that reprice within 1 year	0.24			7.26			0.38			9.14			7.28	10.19	32
Long-term debt that reprices within 1 year	0.19			7.80			6.92			14.53			11.89	0.96	96
Net assets that reprice within 1 year	49.26			37.96			35.62			21.83			27.74	26.63	52
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-95.99			74.20			65.41			94.60			95.09	14.45	97
Net short-term noncore funding dependence	-137.26			9.64			-0.86			12.85			-15.84	3.38	9
Short-term investment / Short-term noncore funding	171.31			93.47			100.49			88.58			112.43	77.77	73
Liquid assets - short-term noncore funding / Nonliquid assets	126.39			22.95			30.20			14.73			24.79	16.97	74
Net loans and leases / Total deposits	139.08			249.85			224.81			234.41			241.11	90.31	98
Net loans and leases / Core deposits	161.15			281.03			249.64			291.30			326.74	103.93	98
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital														0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.04			0.01			0			0.02			-0.02	1.36	9
Structured notes appreciation (depreciation) / Tier 1 capital														0	
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0	12.67	14
Available-for-sale securities	95.65			97.78			98.82			98.93			98.25	85.40	67
U.S. Treasury securities	3.67			0			0			3.76			7.03	6.15	70
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	3.49	13
Municipal securities	0			0			0			0			0	7.75	7
Mortgage-backed securities	6.05			11.48			5.58			7.38			17.21	67.43	7
Asset-backed securities	0			0			0			0			0	1.66	24
Other debt securities	85.93			86.30			93.23			87.79			74	2.94	98
Mutual funds and equity securities	4.35			2.22			1.18			1.07			1.75	0.40	91
Debt securities 1 year or less	86.67			92.97			96.57			95.49			89.65	11.86	97
Debt securities 1 to 5 years	3.75			0			0			0			0	17.94	1
Debt securities over 5 years	5.23			4.81			2.25			3.44			8.60	66.02	4
Pledged securities	7.50			11.45			5.57			11.13			24.22	30.57	45
Structured notes, fair value	0			0			0			0			0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	47.92			-1.73			65.77			-24.68				26.69	
Investment securities	30.32			-44.85			-12.01			67.22				11.75	
Core deposits	6.13			3.89			9.08			21.85				11.23	
Noncore funding	-31.80			-12.04			16.46			-11.77				6.59	

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,766,742	2,840,956	5,160,299
Commit: Secured commercial real estate loans	326,841	147,589	184,046	136,144	230,694
Commit: Unsecured real estate loans	251,314	231,540	133,702	287,317	32,082
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	13,859	207,449	208,121	211,141	206,438
Commercial and similar letters of credit	3,615	802	1,371	1,153	55
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	274,234	184,210	0	0	309,237
Credit derivatives - notional amount (holding company as beneficiary)	1,725,461	1,559,559	1,368,333	751,289	1,000,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,999,695	1,743,768	1,368,333	751,289	1,309,237
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,450,922,218	461,324,035	201,767,401	1,169,721,528	994,386,030
Written options contracts (interest rate)	954,328,146	738,532,551	804,093,093	596,194,620	579,355,885
Purchased options contracts (interest rate)	2,973,673,964	1,961,883,377	2,298,887,534	1,630,740,998	1,589,501,909
Interest rate swaps	4,597,705,987	1,659,816,921	2,054,734,457	1,316,065,468	1,388,648,551
Futures and forward foreign exchange	28,531,778	22,627,070	24,815,051	37,954,874	36,392,073
Written options contracts (foreign exchange)	5,989,022	2,705,990	2,360,170	4,179,545	388,682
Purchased options contracts (foreign exchange)	6,204,141	2,396,167	2,148,168	4,097,048	761,908
Foreign exchange rate swaps	224,548,589	205,512,267	204,445,643	175,948,089	137,142,954
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	756	0	0	0	0
Commodity and other swaps	226,673	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)							6.61			12.88			22.72	23.52	56
Standby letters of credit	0.04			0.82			0.78			0.96			0.91	0.84	65
Commercial and similar letters of credit	0.01			0			0.01			0.01			0	0.02	38
Securities lent	0			0			0			0			0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.79			0.73			0			0			1.36	0.42	89
Credit derivatives - notional amount (holding company as beneficiary)	4.98			6.17			5.12			3.41			4.40	0.52	92
Credit derivative contracts w/ purchased credit protection-investment grade	5.77			6.90			5.12			3.41			5.77	0.30	93
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0	0.45	34
Derivative contracts	29,555.57			19,996.54			20,920.45			22,377.23			20,813.57	68.47	99
Interest rate contracts	28,789.42			19,073.85			20,046.08			21,369.76			20,044.34	47.31	99
Interest rate futures and forward contracts	4,186.91			1,824.98			754.67			5,304.08			4,378.80	10.67	99
Written options contracts (interest rate)	2,753.89			2,921.60			3,007.55			2,703.43			2,551.20	2.47	99
Purchased options contracts (interest rate)	8,581.09			7,761.12			8,598.53			7,394.57			6,999.40	2.65	99
Interest rate swaps	13,267.53			6,566.16			7,685.33			5,967.68			6,114.94	28.86	99
Foreign exchange contracts	765.50			922.69			874.37			1,007.47			769.23	10.12	98
Futures and forward foreign exchange contracts	82.33			89.51			92.82			172.11			160.25	5.23	94
Written options contracts (foreign exchange)	17.28			10.70			8.83			18.95			1.71	0.05	94
Purchased options contracts (foreign exchange)	17.90			9.48			8.03			18.58			3.36	0.08	94
Foreign exchange rate swaps	647.98			813			764.69			797.83			603.91	2.03	99
Equity, commodity, and other derivative contracts	0.66			0			0			0			0	3.32	31
Commodity and other futures and forward contracts	0			0			0			0			0	0.19	40
Written options contracts (commodity and other)	0			0			0			0			0	0.98	35
Purchased options contracts (commodity and other)	0			0			0			0			0	0.94	34
Commodity and other swaps	0.65			0			0			0			0	0.38	35

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							28.29			48.32			93.40	45.53	85
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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	10,242,131,274	5,054,798,378	5,593,251,517	4,934,902,170	4,726,577,992
Interest rate contracts	9,976,630,315	4,821,556,884	5,359,482,485	4,712,722,614	4,551,892,375
Foreign exchange contracts	265,273,530	233,241,494	233,769,032	222,179,556	174,685,617
Equity, commodity, and other contracts	227,429	0	0	0	0
Derivatives Position					
Futures and forwards	1,479,453,996	483,951,105	226,582,452	1,207,676,402	1,030,778,103
Written options	960,317,168	741,238,541	806,453,263	600,374,165	579,744,567
Exchange-traded	7,750,000	14,550,000	9,250,000	7,000,000	19,115,410
Over-the-counter	952,567,168	726,688,541	797,203,263	593,374,165	560,629,157
Purchased options	2,979,878,861	1,964,279,544	2,301,035,702	1,634,838,046	1,590,263,817
Exchange-traded	2,569,110,230	1,750,221,892	2,048,044,341	1,427,494,338	1,373,519,092
Over-the-counter	410,768,631	214,057,652	252,991,361	207,343,708	216,744,725
Swaps	4,822,481,249	1,865,329,188	2,259,180,100	1,492,013,557	1,525,791,505
Held for trading	10,241,381,769	5,054,501,249	5,592,764,346	4,934,636,076	4,726,299,429
Interest rate contracts	9,975,881,566	4,821,260,096	5,358,995,585	4,712,456,520	4,551,613,812
Foreign exchange contracts	265,273,530	233,241,153	233,768,761	222,179,556	174,685,617
Equity, commodity, and other contracts	226,673	0	0	0	0
Non-traded	749,505	297,129	487,171	266,094	278,563
Interest rate contracts	748,749	296,788	486,900	266,094	278,563
Foreign exchange contracts	0	341	271	0	0
Equity, commodity, and other contracts	756	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	9,283,813,801	4,315,303,606	4,788,166,588	4,335,279,293	4,148,142,662
One year or less	7,814,761,151	3,006,162,686	3,245,112,111	2,573,926,146	2,374,666,900
Over 1 year to 5 years	1,309,977,133	1,147,751,658	1,380,910,759	1,330,008,700	1,428,833,411
Over 5 years	159,075,517	161,389,262	162,143,718	431,344,447	344,642,351
Gross negative fair value (absolute value)	36,723,294	10,790,958	10,977,493	14,862,813	10,194,493
Gross positive fair value	27,588,435	12,953,459	12,715,076	16,939,854	11,827,969
Held for trading	27,588,435	12,951,749	12,714,965	16,937,642	11,826,216
Non-traded	0	1,710	111	2,212	1,753
Current credit exposure on risk-based capital derivative contracts	7,884,126	5,125,306	7,355,422	6,354,323	5,127,957
Credit losses on derivative contracts	90	886	1,358	658	107
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	97.41			95.39			95.82			95.50			96.30	93.44	36
Foreign exchange contracts	2.59			4.61			4.18			4.50			3.70	3.20	72
Equity, commodity, and other contracts	0			0			0			0			0	1.64	31
Futures and forwards	14.44			9.57			4.05			24.47			21.81	13.49	74
Written options	9.38			14.66			14.42			12.17			12.27	5.91	79
Exchange-traded	0.08			0.29			0.17			0.14			0.40	0.15	87
Over-the-counter	9.30			14.38			14.25			12.02			11.86	5.10	83
Purchased options	29.09			38.86			41.14			33.13			33.65	4.42	94
Exchange-traded	25.08			34.62			36.62			28.93			29.06	0.28	99
Over-the-counter	4.01			4.23			4.52			4.20			4.59	3.35	70
Swaps	47.08			36.90			40.39			30.23			32.28	69.75	13
Held for trading	99.99			99.99			99.99			99.99			99.99	44.16	95
Interest rate contracts	97.40			95.38			95.81			95.49			96.30	37.24	94
Foreign exchange contracts	2.59			4.61			4.18			4.50			3.70	1.60	81
Equity, commodity, and other contracts	0			0			0			0			0	0.83	36
Non-traded	0.01			0.01			0.01			0.01			0.01	55.84	4
Interest rate contracts	0.01			0.01			0.01			0.01			0.01	52.22	4
Foreign exchange contracts	0			0			0			0			0	0.34	33
Equity, commodity, and other contracts	0			0			0			0			0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	90.64			85.37			85.61			87.85			87.76	93.86	23
One year or less	76.30			59.47			58.02			52.16			50.24	32.17	69
Over 1 year to 5 years	12.79			22.71			24.69			26.95			30.23	30.45	54
Over 5 years	1.55			3.19			2.90			8.74			7.29	28.09	23
Gross negative fair value (absolute value)	0.36			0.21			0.20			0.30			0.22	0.83	21
Gross positive fair value	0.27			0.26			0.23			0.34			0.25	1.19	9
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	6.31			1.87			1.96			3.24			2.23	0.06	96
Gross positive fair value (X)	4.74			2.25			2.27			3.69			2.58	0.07	97
Held for trading (X)	4.74			2.25			2.27			3.69			2.58	0.06	97
Non-traded (X)	0			0			0			0			0	0.01	25
Current credit exposure (X)	1.36			0.89			1.31			1.38			1.12	0.05	96
Credit losses on derivative contracts	0			0.02			0.02			0.01			0	0	95
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0	0	47
90+ days past due	0			0			0			0			0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	30.85			20.17			27.60			22.44			18.67	0.73	96

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	92,041	46,107	46,107	38,234	44,527
Gross losses	49,720	17	17	498	1,113
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	301	574	735	275	303
Net losses	49,419	-557	-718	223	810
Provision for loan and lease losses	5,740	-4,408	45,004	8,501	-856
Adjustments	-3,363	169	212	-405	-4,627
Ending balance	44,999	42,425	92,041	46,107	38,234
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	0.03			-0.02			0.18			0.03			0	0.15	5
Provision for loan and lease losses / Average loans and leases	0.13			-0.09			0.72			0.14			-0.02	0.24	6
Provision for loan and lease losses / Net loan and lease losses	11.61			791.38			-6,267.97			3,812.11			-105.68	130.58	1
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17			0.68			1.54			0.73			0.66	0.83	34
Allowance for loan and lease losses / Total loans and leases	1.17			0.68			1.54			0.73			0.66	0.81	36
Allowance for loan and lease losses / Net loans and leases losses (X)	0.68									206.76			47.20	8.03	95
Allowance for loan and lease losses / Nonaccrual assets	925.71			460.74			86.34			350.68			559.80	218.72	88
ALLL / 90+ days past due + nonaccrual loans and leases	2,639.24			1,787.82			89.76			1,845.76			3,793.06	151.73	99
Gross loan and lease losses / Average loans and leases	1.13			0			0			0.01			0.02	0.28	5
Recoveries / Average loans and leases	0.01			0.01			0.01			0			0.01	0.08	7
Net losses / Average loans and leases	1.12			-0.01			-0.01			0			0.01	0.21	11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0	0	40
Recoveries / Prior year-end losses	1,770.59			115.26			147.59			24.71				36.22	
Earnings coverage of net loan and lease losses (X)	6.23			-376			-33.41			-94.43			38.25	24.40	77

Net Loan and Lease Losses By Type

Real estate loans	-0.01			-0.05			-0.05			-0.01			-0.01	0.01	28
Real estate loans secured by 1-4 family	0			0			0			0			0	0.01	42
Revolving	0			0			0			0			0	0.02	43
Closed-end	0			0			0			0			0	0	45
Commercial real estate loans	-0.01			-0.05			-0.05			-0.01			-0.01	0.01	23
Construction and land development	-0.05			-0.25			-0.26			-0.06			-0.03	-0.01	23
1-4 family	0			0			0			0			0	0	55
Other	-0.05			-0.25			-0.26			-0.06			-0.03	-0.01	21
Multifamily	0			0			0			0			0	0	56
Nonfarm nonresidential	0			0			0			0			0	0.02	38
Owner-occupied	0			0			0			0			0	0.01	45
Other	0			0			0			0			0	0.01	40
Real estate loans secured by farmland														0.01	
Commercial and industrial loans	-0.02			0			-0.01			0.01			0.03	0.37	12
Loans to individuals														1.17	
Credit card loans														3.11	
Agricultural loans							0							0.08	
Loans to foreign governments and institutions				0			0			0			0	0	50
Other loans and leases	8.04			0			0			0			0	0.15	22

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	6	2,449	651	2,296	1,612
90+ days past due loans and leases	555	816	1,384	505	0
Nonaccrual loans and leases	1,150	1,557	101,154	1,993	1,008
Total past due and nonaccrual loans and leases	1,711	4,822	103,189	4,794	2,620
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,146	1,486	1,426	1,706	0
Total restructured loans and leases	1,146	1,486	1,426	1,706	0
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	1,191	4,270	3,757	11,682	4,634
Other real estate owned	0	0	0	550	0
Other Assets					
30–89 days past due	2,038	3,822	4,603	3,288	1,930
90+ days past due	5,010	3,241	4,858	1,192	8,383
Nonaccrual	3,711	7,651	5,443	11,155	5,822
Total other assets past due and nonaccrual	10,759	14,714	14,904	15,635	16,135

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	0			0.04			0.01			0.04			0.03	0.43	3
90+ days past due loans and leases	0.01			0.01			0.02			0.01			0	0.15	8
Nonaccrual loans and leases	0.03			0.02			1.69			0.03			0.02	0.51	2
90+ days past due and nonaccrual loans and leases	0.04			0.04			1.72			0.04			0.02	0.71	2

30–89 days past due restructured	0			0			0			0			0	0.01	13
90+ days past due restructured	0			0			0			0			0	0.01	29
Nonaccrual restructured	0.03			0.02			0.02			0.03			0	0.14	4
30–89 days past due loans held for sale	0			0			0			0			0	0	38
90+ days past due loans held for sale	0			0			0			0			0	0	42
Nonaccrual loans held for sale	0			0			0			0			0	0	40

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.05			0.10			0.09			0.09			0.06	0.43	4
90+ days past due assets	0.14			0.06			0.10			0.03			0.14	0.15	68
Nonaccrual assets	0.13			0.15			1.78			0.21			0.12	0.53	7
30+ days past due and nonaccrual assets	0.32			0.31			1.97			0.32			0.32	1.19	4

Percent of Total Assets

90+ days past due and nonaccrual assets	0.03			0.05			0.42			0.07			0.07	0.44	6
90+ days past due and nonaccrual assets + other real estate owned	0.03			0.05			0.42			0.07			0.07	0.48	4

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.01			0.02			0.39			0.06			0.02	0.53	2
Allowance for loan and lease losses	5.20			13.73			113.98			30.85			14.76	115.41	2
Equity capital + allowance for loan and lease losses	0.04			0.11			1.91			0.32			0.12	4.28	1
Tier 1 capital + allowance for loan and lease losses	0.04			0.10			1.84			0.31			0.12	5.65	1
Loans and leases + other real estate owned	0.06			0.09			1.76			0.22			0.10	0.85	2

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0			0.03			0			0.12			0.02	0.38	5
	90+ days past due	0			0			0			0			0	0.16	13
	Nonaccrual	0			0			0			0.01			0.01	0.46	4
Commercial and industrial	30–89 days past due	0			0			0			0.03			0.05	0.31	15
	90+ days past due	0.03			0			0.01			0.02			0	0.05	14
	Nonaccrual	0.07			0.05			0.05			0.06			0.03	0.83	9
Individuals	30–89 days past due	0			0			0			0			0	0.83	5
	90+ days past due	0			0			0			0			0	0.17	16
	Nonaccrual	0			0			0			0			0	0.17	11
Depository institution loans	30–89 days past due				0			0			0			0	0	47
	90+ days past due				0			0			0			0	0	49
	Nonaccrual				0			57.64			0			0	0	48
Agricultural	30–89 days past due							0							0.24	
	90+ days past due							0							0	
	Nonaccrual							0							0.67	
Foreign governments	30–89 days past due				0			0			0			0	0.07	47
	90+ days past due				0			0			0			0	0	50
	Nonaccrual				0			0			0			0	0.03	44
Other loans and leases	30–89 days past due	0			0.11			0.03			0			0	0.20	14
	90+ days past due	0			0.04			0.06			0			0	0.01	30
	Nonaccrual	0			0			0			0			0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0			1.62			0			1.53			0	0.67	1
	90+ days past due	0			0			0			0			0	0.31	14
	Nonaccrual	0.02			0.08			0.06			0.47			0.45	0.73	35
Revolving	30–89 days past due	0			0			0			2.17			0	0.45	5
	90+ days past due	0			0			0			0			0	0.05	24
	Nonaccrual	0			0			0			0.52			1.07	1	70
Closed-end	30–89 days past due	0			2.84			0			0			0	0.70	1
	90+ days past due	0			0			0			0			0	0.35	16
	Nonaccrual	0.03			0.13			0.10			0.34			0	0.70	1
Junior lien	30–89 days past due	0			2.84			0			0			0	0.02	9
	90+ days past due	0			0			0			0			0	0	29
	Nonaccrual	0.03			0.13			0.10			0.34			0	0.04	8
Commercial real estate	30–89 days past due	0			0			0			0.08			0.02	0.18	17
	90+ days past due	0			0			0			0			0	0.03	19
	Nonaccrual	0			0			0			0			0	0.23	5
Construction and development	30–89 days past due	0			0			0			0			0	0.28	12
	90+ days past due	0			0			0			0			0	0.02	33
	Nonaccrual	0			0			0			0			0	0.20	12
1–4 family	30–89 days past due	0			0			0			0			0	0.06	25
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.02	30
Other	30–89 days past due	0			0			0			0			0	0.20	15
	90+ days past due	0			0			0			0			0	0.01	35
	Nonaccrual	0			0			0			0			0	0.17	14
Multifamily	30–89 days past due	0			0			0.02			0			0	0.08	19
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.05	21
Nonfarm non-residential	30–89 days past due	0			0			0			0.13			0.04	0.14	23
	90+ days past due	0			0			0			0			0	0.03	22
	Nonaccrual	0			0			0			0			0	0.28	5
Owner Occupied	30–89 days past due	0			0			0			0			0.04	0.07	42
	90+ days past due	0			0			0			0			0	0.01	26
	Nonaccrual	0			0			0			0			0	0.16	7
Other	30–89 days past due	0			0			0			0.13			0	0.07	9
	90+ days past due	0			0			0			0			0	0.01	30
	Nonaccrual	0			0			0			0			0	0.10	9
Farmland	30–89 days past due														0.23	
	90+ days past due														0.01	
	Nonaccrual														0.84	
Credit card	30–89 days past due														1.19	
	90+ days past due														0.78	
	Nonaccrual														0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	5,152,936	5,062,570	5,212,531	4,182,674	4,182,674
Retained earnings	452,311	402,139	86,023	252,334	350,141
Accumulated other comprehensive income (AOCI)	-2,046	-30,388	-31,964	-58,447	-38,132
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,603,201	5,434,321	5,266,590	4,376,561	4,494,683
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	10,822	9,408	8,456	11,134	5,868
Accumulated other comprehensive income-related adjustments	-1,369	-29,272	-29,812	-54,551	-34,534
Other deductions from common equity tier 1 capital	88,125	15,658	15,351	14,528	11,871
Subtotal:	5,505,623	5,438,527	5,272,595	4,405,450	4,511,478
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	5,505,623	5,438,527	5,272,595	4,405,450	4,511,478
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	310,135	321,337	322,830	183,761	68,703
Additional tier 1 capital before deductions	310,135	321,337	322,830	183,761	68,703
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	310,135	321,337	322,830	183,761	68,703
Tier 1 Capital	5,815,758	5,759,864	5,595,425	4,589,211	4,580,181
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	8,972
Allowance for loan and lease losses in tier 2 capital	49,112	44,076	94,272	48,300	40,414
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	49,112	44,076	94,272	48,300	49,386
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	49,112	44,076	94,272	48,300	49,386
Exited advanced approach tier 2 capital					
Total capital	5,864,870	5,803,940	5,689,697	4,637,511	4,629,567
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	31,953,531	24,396,031	26,321,271	22,567,598	22,490,365
Less: Deductions from common equity tier 1 capital	10,822	9,408	8,456	11,134	5,868
Less: Other deductions	1,738	71,234	48,447	183,009	0
Total assets for leverage ratio	31,940,971	24,315,389	26,264,368	22,373,455	22,484,497
Total risk-weighted assets	25,552,590	25,406,507	26,650,684	28,311,775	27,467,031
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	21.55			21.41			19.78			15.56			16.43	12.11	89
Common equity tier 1 capital, column B	0			0			0			0			0	0.29	46
Tier 1 capital, column A	22.76			22.67			21			16.21			16.68	12.78	87
Tier 1 capital, column B	0			0			0			0			0	0.34	46
Total capital, column A	22.95			22.84			21.35			16.38			16.86	14.36	83
Total capital, column B	0			0			0			0			0	0.38	46
Tier 1 leverage	18.21			23.69			21.30			20.51			20.37	9.76	99
Supplementary leverage ratio, advanced approaches HCs														7.41	

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets.....	0	0	0	0	0		
Total property and casualty assets.....	0	0	0	0	0		
Reinsurance recoverables (P/C).....							
Total life and health assets.....	0	0	0	0	0		
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....	0	0	0	0	0		
Total insurance underwriting equity.....	0	0	0	0	0		
Total property and casualty equity.....	0	0	0	0	0		
Total life and health equity.....	0	0	0	0	0		
Total insurance underwriting net income.....	0	0	0	0	0		
Total property and casualty.....	0	0	0	0	0		
Total life and health.....	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C).....	0	0	0	0	0		
Unearned premiums (P/C).....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H).....	0	0	0	0	0		
Separate account liabilities (L/H).....	0	0	0	0	0		
Insurance activities revenue.....	49	44	58	115	140	11.36	
Other insurance activities income.....	49	44	58	115	140	11.36	
Insurance and reinsurance underwriting income.....	0	0	0	0	0		
Premiums.....	0	0	0	0	0		
Credit related insurance underwriting.....	0	0	0	0	0		
Other insurance underwriting.....	0	0	0	0	0		
Insurance benefits, losses, expenses.....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries.....	0	0	0	0	0		
Life insurance assets.....	10,464	11,686	11,836	10,651	9,424	-10.46	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..														51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..														48.53	
Separate account assets (L/H) / Total life assets														7.26	
Insurance activities revenue / Adjusted operating income	0.01			0.01			0.01			0.01			0.02	0.47	33
Premium income / Insurance activities revenue	0			0			0			0			0	7.32	37
Credit related premium income / Total premium income														34.91	
Other premium income / Total premium income														65.09	
Insurance underwriting net income / Consolidated net income	0			0			0			0			0	0.08	39
Insurance net income (P/C) / Equity (P/C)														19.86	
Insurance net income (L/H) / Equity (L/H)														5.13	
Insurance benefits, losses, expenses / Insurance premiums														233.61	
Reinsurance recovery (P/C) / Total assets (P/C)														0.15	
Reinsurance recovery (L/H) / Total assets (L/H)														0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.18			0.20			0.21			0.23			0.20	11.51	9
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	7,832,727			8,116,820			8,697,101			4,663,505			551,828		
Net assets of broker-dealer subsidiaries / Consolidated assets	22.60			32.11			32.53			21.15			2.43	1.39	86

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	305,189	3,178,714	2,939,476	3,165,758	3,001,438
Real estate loans	56,433	69,102	68,260	79,934	149,549
Commercial and industrial loans	181,265	1,681,651	1,503,873	1,601,989	1,481,131
Loans to depository institutions and other banks acceptances	0	101,408	172,896	201,935	98,268
Loans to foreign governments and institutions	0	43,520	43,927	27,495	3,653
Loans to individuals	0	1	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	67,491	1,283,032	1,150,520	1,254,405	1,268,837
Debt securities	99,913	66,496	111,994	191,977	0
Interest-bearing bank balances	21,381	85,772	95,105	101,734	78,308
Total selected foreign assets	426,483	3,330,982	3,146,575	3,459,469	3,079,746
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	3.01			2.33			2.32			2.53			2.58	1.25	72
Cost: Interest-bearing deposits														1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans														27.03	
Commercial and industrial loans														0.29	
Foreign governments and institutions				0			0			0			0	0	50
Growth Rates															
Net loans and leases	-90.40			8.02			-7.15			5.47				22.48	
Total selected assets	-87.20			3.44			-9.04			12.33				12.40	
Deposits														10.36	

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	9,050	3,503	3,765	11,456	28,958	158.35	
Dividends	0	3,000	3,000	9,000	7,300	-100.00	
Interest	9,050	503	765	2,456	21,658	1699.20	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	38,421	29,160	29,306	38,140	50,820	31.76	
Dividends	38,160	29,160	29,160	38,140	50,820	30.86	
Interest	0	0	0	0	0		
Management and service fees	261	0	146	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0						
Dividends	0						
Interest	0						
Management and service fees	0						
Other income	0						
Total income from subsidiaries	47,471	32,663	33,071	49,596	79,778	45.34	
Securities gains (losses)	0	0	0	0	0		
Other operating income	1,120	933	1,779	110	0	20.04	
Total operating income	48,591	33,596	34,850	49,706	79,778	44.63	
Operating Expenses							
Personnel expenses	3,270	2,177	2,932	2,438	2,730	50.21	
Interest expense	7,442	1,602	1,771	10,145	43,287	364.54	
Other expenses	16,914	23,423	23,920	24,066	16,648	-27.79	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	27,626	27,202	28,623	36,649	62,665	1.56	
Income (loss) before taxes	20,965	6,394	6,227	13,057	17,113	227.89	
Applicable income taxes (credit)	-3,259	-2,106	-9,117	-10,067	-14,201		
Extraordinary items							
Income before undistributed income of subsidiaries	24,224	8,500	15,344	23,124	31,314	184.99	
Equity in undistributed income of subsidiaries	216,497	140,011	-56,049	-116,841	62,052	54.63	
Bank subsidiaries	-32,227	11,838	9,949	5,058	30,062		
Nonbank subsidiaries	248,724	128,173	-65,998	-121,899	31,990	94.05	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	240,721	148,511	-40,705	-93,717	93,366	62.09	
Memoranda							
Bank net income	-32,227	14,838	12,949	14,058	37,362		
Nonbank net income	286,884	157,333	-36,838	-83,759	82,810	82.34	
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	95,052	1.68	385,642	6.76	533,303	9.31	379,280	182,239	-75.35	
Common and preferred stock	95,052	1.68	385,642	6.76	533,303	9.31	379,280	182,239	-75.35	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	4,936,931	87.41	4,576,710	80.22	4,383,715	76.56	3,939,902	3,371,754	7.87	
Common and preferred stock	4,936,931	87.41	4,576,710	80.22	4,383,715	76.56	3,939,902	3,371,754	7.87	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	411,291	7.28	655,979	11.50	711,241	12.42	508,918	1,394,518	-37.30	
Cash and due from unrelated depository institution	105,629	1.87	72,144	1.26	71,663	1.25	8	5	46.41	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	98,974	1.75	15,035	0.26	26,259	0.46	18,459	5,829	558.29	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,647,877	100.00	5,705,510	100.00	5,726,181	100.00	4,846,567	4,954,345	-1.01	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	254,000	4.45	309,000	5.40	438,000	1,357,000	-100.00	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	44,676	0.79	17,189	0.30	24,286	0.42	32,006	9,096	159.91	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	44,676	0.79	271,189	4.75	333,286	5.82	470,006	1,366,096	-83.53	
Equity Capital	5,603,201	99.21	5,434,321	95.25	5,392,895	94.18	4,376,561	3,588,249	3.11	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	3	0	3	0	3	0	2	2	0.00	
Common surplus	5,152,933	91.24	5,062,567	88.73	5,212,528	91.03	4,182,672	3,076,601	1.78	
Retained earnings	452,311	8.01	402,139	7.05	212,328	3.71	252,334	511,646	12.48	
Accumulated other comprehensive income	-2,046	-0.04	-30,388	-0.53	-31,964	-0.56	-58,447	0		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	5,647,877	100.00	5,705,510	100.00	5,726,181	100.00	4,846,567	4,954,345	-1.01	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

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Peer #

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	5.28			3.84			-0.76			-2.02			1.96	9.68	5
Bank net income / Average equity investment in banks	-10.11			5.09			3.10			5.39			21.51	10.51	95
Nonbank net income / Average equity investment in nonbanks	8.27			4.91			-0.86			-2.36			2.50	7.89	36
Subsidiary HCs net income / Average equity investment in sub HCs														8.55	
Bank net income / Parent net income				9.99									40.02	82.22	18
Nonbank net income / Parent net income	119.18			105.94									88.69	5.93	96
Subsidiary holding companies' net income / Parent net income														74	
Leverage															
Total liabilities / Equity capital	0.80			4.99			6.18			10.74			38.07	20.43	78
Total debt / Equity capital	0			4.67			5.73			10.01			37.82	14.31	82
Total debt + notes payable to subs that issued TPS / Equity capital	0			4.67			5.73			10.01			37.82	16.36	82
Total debt + Loans guaranteed for affiliate / Equity capital	0			4.67			5.73			10.01			37.82	14.56	82
Total debt / Equity capital – excess over fair value	0			4.67			5.73			10.01			37.82	14.51	82
Long-term debt / Equity capital	0			4.67			5.73			10.01			37.82	13.04	83
Short-term debt / Equity capital	0			0			0			0			0	1.02	36
Current portion of long-term debt / Equity capital	0			0			0			0			0	0.05	40
Excess cost over fair value / Equity capital	0			0			0			0			0	0.12	38
Long-term debt / Consolidated long-term debt	0			5.82			7.27			7.73			19.45	28.44	44
Double Leverage															
Equity investment in subs / Equity capital	89.81			91.32			91.18			98.69			99.05	103.22	21
Total investment in subs / Equity capital	89.81			91.32			91.18			98.69			99.05	111.07	11
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-1.78			-2.38									-0.37	0.36	13
Equity investment in subs – equity cap / Net income-div (X)														1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	182.50			124.28			143.80			152.90			145.03	177.68	42
Cash from ops + noncash items + op expense / Op expense + dividend	255.71			110.22			109.08			191.15			155.81	190.27	40
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.42			106.07			106.12			89.74			107.44	116.34	47
Pretax operating income + interest expense / Interest expense	381.71			499.13			451.61			228.70			139.53	1,968.54	12
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	381.71			499.13			451.61			228.70			139.53	1,632.83	10
Dividends + interest from subsidiaries / Interest expense + dividends	573.84			1,044.55			884.37			393.99			175.65	210.80	45
Fees + other income from subsidiaries / Salary + other expenses	1.29			0			0.54			0			0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)														57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.21			8.37			0.14			1.60			0.76	2.64	43
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due														0.04	
Nonaccrual														0.54	
Total														0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0	0	49
To nonbank subsidiaries	0			0			0			0			0	0.10	46
To subsidiary holding companies	0			0			0			0			0	0	49
Total	0			0			0			0			0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	88.15			83.87			84.11			81.13			87.36	5.62	96
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets	7.28			10.54			9.84			8.53			7.13	0.19	95

BHC Name

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Peer #

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	3.24			17.94			12.72			10.56			6.81	57.84	5
Dividends declared / Net income	0.33			1.03									2.28	33.08	8
Net income – dividends / Average equity	5.26			3.80			-0.80			-2.08			1.92	6.46	8
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			196.72			153.69			368.40			342.24	178.13	85
Dividends from nonbank subsidiaries	4,861.15			1,912.13			1,493.85			1,561.20			2,382.56	7.53	98
Dividends from subsidiary holding companies.....	0			0			0			0			0	21.40	42
Dividends from all subsidiaries	4,861.15			2,108.85			1,647.54			1,929.59			2,724.80	260.40	97
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries				20.22			23.17			64.02			19.54	66.55	15
Interest income from bank subsidiaries.....				3.39			5.91			17.47			57.97	0.54	98
Management and service fees from bank subsidiaries				0			0			0			0	1.55	36
Other income from bank subsidiaries.....				0			0			0			0	0	46
Operating income from bank subsidiaries				23.61			29.08			81.49			77.51	69.36	57
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	13.30			18.53									61.37	82.95	51
Interest income from nonbank subsidiaries.....	0			0									0	20.25	26
Management and service fees from nonbank subsidiaries	0.09			0									0	1.92	38
Other income from nonbank subsidiaries.....	0			0									0	1.06	43
Operating income from nonbank subsidiaries	13.39			18.53									61.37	150.41	31
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....														61.23	
Interest income from subsidiary holding companies.....														6.54	
Management and service fees from subsidiary holding companies.....														0.36	
Other income from subsidiary holding companies.....														0.29	
Operating income from subsidiary holding companies.....														76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			8.93			8.61			18.11			9.15	67.32	23
Interest income from bank subsidiaries.....	18.62			1.50			2.20			4.94			27.15	0.80	97
Management and service fees from bank subsidiaries	0			0			0			0			0	1.81	36
Other income from bank subsidiaries.....	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries	18.62			10.43			10.80			23.05			36.30	78.80	21
Dividends from nonbank subsidiaries	78.53			86.80			83.67			76.73			63.70	2.65	96
Interest income from nonbank subsidiaries.....	0			0			0			0			0	1.19	30
Management and service fees from nonbank subsidiaries	0.54			0			0.42			0			0	0.06	41
Other income from nonbank subsidiaries.....	0			0			0			0			0	0.04	44
Operating income from nonbank subsidiaries	79.07			86.80			84.09			76.73			63.70	7.29	91
Dividends from subsidiary holding companies.....	0			0			0			0			0	4.52	43
Interest income from subsidiary holding companies.....	0			0			0			0			0	0.20	44
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0	49
Other income from subsidiary holding companies.....	0			0			0			0			0	0	48
Operating income from subsidiary holding companies.....	0			0			0			0			0	6.08	40
Loans and advances from subsidiaries / Short term debt.....														83.37	
Loans and advances from subsidiaries / Total debt				0			0			0			0	28.33	11